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**[Proposed] Attorney for Debtor-in-possession Sarah Ann Garlick**

**IN THE UNITED STATES BANKRUPTCY COURT**  
**IN AND FOR THE EASTERN DISTRICT OF CALIFORNIA**  
**SACRAMENTO DIVISION**

In re:	)	Case No.: 2011-40365
	)	DC No.: JHH-1
SARAH ANN GARLICK,	)	
	)	Date: December 11, 2012
Debtors in Possession	)	Time: 9:32 a.m.
	)	Courtroom No.: 32
	)	Judge: Hon. Thomas Holman
	)	
	)	United States Courthouse
	)	501 I Street, 6 <sup>th</sup> Floor
	)	Sacramento, CA 95814
	)	

**DECLARATION OF SARAH ANN GARLICK IN SUPPORT OF**  
**MOTION TO INITIATE STAY [11 U.S.C. § 362(c)(4)(B)]**

Debtor-in-possession SARAH ANN GARLICK makes the following statements in support of Debtor's Motion to to Initiate Stay (the "Motion"), as follows:

1. I make the following statements based on my personal knowledge of the facts. If called to testify I could and would testify competently to the facts set forth in this declaration.

2. I am the Debtor-in-possession in this Chapter 11 proceeding. I filed this bankruptcy case under Chapter 11 on November 21, 2012.

3. Very early in 2012, I retained attorney John Fennacy to represent me with my financial struggles, and likely in bankruptcy. The reality of my financial situation at this time was that I needed to wipe out any unsecured debts and restructure any secured debts in order to get a fresh start. I always intended on completing and going through with any requirements

1 placed on my part. Upon filing for bankruptcy, I truly needed the help of the bankruptcy courts  
2 and never intended any incomplete or frivolous filings.

3 4. At this time, in the earlier portions of 2012, I did not having any knowledge of the  
4 bankruptcy procedures at all, and I relied wholly and was completely dependent upon John  
5 Fennacy to guide and represent me through the process. This is why I hired an attorney.

6 5. I at all times always provided to John Fennacy all information and document copies,  
7 everything he asked for, in a complete and timely manner.

8 6. The first case John Fennacy represented me in was Case No. 12-40218, in the  
9 Northern District of California. I filed this case on January 10, 2012, and the Court dismissed it  
10 on January 27, 2012, only 17 days after I filed it. When this case was dismissed, John Fennacy  
11 provide me no explanation, stating he did not know why.

12 7. Without explaining to me any that implication or adverse consequences may arise  
13 from multiple filings, I was simply assured I may refile without consequence. My second filing,  
14 Case No. 41481, also in the Northern District of California, at least proceeded to my "341  
15 Meeting," at which John Fennacy, miraculously, did attend. At the 341 Meeting, the trustee  
16 requested additional documentation, yet only several days later this case was also dismissed,  
17 without reason or explanation as I could understand at the time. Once again, John Fennacy also  
18 offered no explanation and did nothing more than indicate he did not know what was going on.

19 8. Once again assured of no adverse implications or consequences, I filed again for the  
20 third time, this time Case No. 12-27861 in the Eastern District of California. This time, only  
21 severaly days prior to the 341 Meeting, John Fennacy sent me a letter stating he had withdrawn  
22 as my counsel effective immediately. A true and correct copy of this letter is attached hereto and  
23 incorporated herein as Exhibit 1. I was left to represented myself at my 341 meeting. However,  
24 as I now understand it, John Fennacy never brought a Motion to Withdraw with the Court, and so  
25 at the time of my 341 Meeting, John Fennacy was still my attorney of record. I attended my 341  
26 Meeting by myself [June 1, 2012], after having attempted to notify the trustee [Mr. John  
27 Roberts] ahead of time as to what had happened. At the 341 Meeting, as I understand it, Mr.  
28 John Roberts could not proceed with questioning due to the fact that John Fennacy was at this

1 time still my attorney of record, yet John Fennacy was not present. John Roberts found this very  
2 unacceptable and made statements about contemplating obtaining a bench warrant for John  
3 Fennacy; I am informed and believe that all statements during a 341 meeting are recorded and a  
4 matter for record. At this time, Mr. John Roberts continued my 341 meeting. With this time-  
5 reprieve, I quickly thereafter retained new counsel, who substituted in as attorney of record.

6 9. My replacement attorney, Dean Feldman, when approved by the Court as my  
7 replacement attorney [Case No. 12-27861, docket no. 21], essentially had to prepare and file  
8 amended version of my entire case [docket nos. 22-31]. In particular, Mr. Feldman was required  
9 to file “Exhibit D – Statement of Compliance as to Debtor with or without Certificate of Credit  
10 Counseling” [docket no. 25]. I have reviewed the docket summary of Case No. 12-27861, and a  
11 true and correct copy is attached hereto and incorporated herein as Exhibit 2.

12 10. The fact of the matter is I had completed my credit counseling requirement all the  
13 way back in February 2012, immediately upon actually learning of this and its requirement. I not  
14 only completed the course, I obtained my own certificate, and I delivered a copy of the actual  
15 certificate to John Fennacy. A true and correct copy of my February 17, 2012 Certificate of  
16 Counseling is attached hereto and incorporated herein as Exhibit 3. A true and correct copy of  
17 my February 17, 2012 e-mail attaching and delivering this Certificate of Counseling to John  
18 Fennacy is attached hereto and incorporated herein as Exhibit 4.

19 11. I only later learned, via PACER, that failure to file documents was the reason for  
20 the dismissal of my first case. While the docket for this case no. 12.40218 is no longer available,  
21 “dismissed for failure to file information” is noted. I have reviewed this docket report, and a true  
22 and correct copy is attached hereto and incorporated herein as Exhibit 5.

23 12. I only later learned, via PACER, that the docket history of my second case  
24 includes an entry “Notice of Deficiency of Financial Management Course” entered only three  
25 days before the dismissal of the case. While the docket for this case no. 12-41481 is no longer  
26 available, its history is available. I have reviewed this history report, and a true and correct copy  
27 is attached hereto and incorporated herein as Exhibit 6.

28 //

1           13. Based on all of the above, I am informed and believe that, in addition to possibly  
2 many other reasons completely unknown to me, my multiple filings resulted from the simply  
3 unwillingness or inability of John Fennacy to file my credit counseling certificate. I am at this  
4 date further informed and believe that had my replacement attorney not done this on my behalf,  
5 half a year later in August 2012, my third case would have been dismissed as well.

6           14. I was unaware at the time, and only learned within the past several days, that the  
7 improper filings precluded my right to an automatic stay.

8           15. I was unaware at the time, and only learned recently, that reorganization is what I  
9 required from the start, in order to reorganize my secured debt.

10           16. Consequent to my own business efforts, and in spite of all of the above, I have over  
11 the course of 2012 been able to increase my business transactions and income. I am in the  
12 business of, on the behalf of property owners/investors, rehabilitating properties for resale. I  
13 select candidate properties on behalf of these investors for their purchase, and then assess and  
14 design appropriate repairs, rehabilitation, and improvement, and then finally sell the property for  
15 a profit, a portion of which is paid to me by the property owners/investors. I have increased my  
16 quantity of these contracts throughout 2012, which has now resulted in substantially improved  
17 income.

18           17. For most of this year, through October 2012, I rehabbed and sold 7 properties.  
19 However, two of these were very much less than ideal on which in the end I took a loss. While  
20 the other five were profitable, the were substantially offset by the two negative equity deals, and  
21 my income was very poor in the first three quarters of 2012, as it had been in 2011. However,  
22 contrasted with this, very recently I have entered into commitments with a total of six properties,  
23 each now various stages of rehabilitation. These are all proceeding as expected, each with high  
24 likelihood of being lucrative, to be completed as soon as a few weeks and all reasonably likely  
25 within three months. Based on current market conditions for the property rehabilitation business,  
26 I can very anticipate, at a minimum, another six projects within the early part of 2013.

27           18. My second business activity, closely related to the first, is that I teach course/conduct  
28 seminars on the rehabilitation of houses. I was unable to engage in this business at all during

1 most of 2012, due to my being party to a prior contract which provided my prior distributor  
2 exclusive rights to market my courses, covering essentially all of my intellectual property. The  
3 problem arose when my prior distributor ran into difficulties that resulted in entirely ineffective  
4 marketing of my courses and hence a complete loss of income on my part from this activity.  
5 Nonetheless, I have very recently successfully negotiated a formal final and complete  
6 termination of this contract, and I am now, on my own behalf, marketing via multiple channels,  
7 including website marketing, as well as the assistance of marketing professionals. Several  
8 seminars and courses are now far along in their planning stage, and very concrete, and thus I  
9 anticipate a resumption in this income, and hence a substantial increase in my total income,  
10 starting in January 2013.

11 19. Based on the foregoing, I have greatly increased my income during the Q4 of 2012  
12 relative to 2011 and the first three quarters of 2012. A steady stream of profits will continue  
13 coming in from my property rehabilitation business, and in addition revenues from my  
14 educational classes will resume very early in 2013. Based on this, I am confident that I will be  
15 able to fully perform a chapter 11 plan, and it is fully my purpose on filing this case and my  
16 intention to do so.

17 I declare under penalty of perjury under the laws of the United States of America that the  
18 foregoing is true and correct.

19 Dated: November 27, 2012

20 By: /s/ Sarah Ann Garlick  
21 Sarah Ann Garlick, Debtor and Declarant  
22  
23  
24  
25  
26  
27  
28

# EXHIBIT 1

**FENNACY LAW**  
500 MORRO BAY BLVD.  
MORRO BAY, CALIFORNIA 93442  
(805) 772-3800  
FAX: (805) 772-3899

May 15, 2012

Sarah Garlick  
2664 14<sup>th</sup> Street  
Sacramento, CA 95818

RE: Withdrawal from representation

Dear Ms. Garlick:

This is to notify you that this office is withdrawing from representation relative to your Chapter 7 Bankruptcy matter and any matter relating to real property litigation. This decision to not continue with representation is not made on the merits of your case but rather are a business decision of my office. Any used costs will be returned to you, which I believe amount to \$395.00, along with a complete copy of your file.

Because my office is the attorney of record, I will need to withdrawal as such with the bankruptcy court. A creditors meeting is scheduled for June 1, 2012 at 10:00 am, at 501 I Street, Room 7-B, Sacramento, CA.

I advise you to seek alternate legal advice immediately as your case may have certain deadlines which may affect you.

I wish you all the best in the future.

Sincerely,

  
John P. Fennacy, Esq.

# EXHIBIT 2



Case 12-40365 Filed 11/27/12 Page 11 of 11 **DISCHARGED-Auto, MEANSNO, CLOSED**

**U.S. Bankruptcy Court [LIVE-CM 4.3]  
 Eastern District of California (Sacramento)  
 Bankruptcy Petition #: 12-27861**

*Assigned to:* Hon. Thomas Holman  
 Chapter 7  
 Voluntary  
 No asset

*Date filed:* 04/24/2012  
*Date terminated:* 09/14/2012  
*Debtor discharged:* 08/13/2012

*Debtor disposition:* Standard Discharge

***Debtor***

**Sarah Ann Garlick**  
 2664 14th Street  
 Sacramento, CA 95818  
 SACRAMENTO-CA  
 SSN / ITIN: xxx-xx-1548  
**aka Sarah Ann Garlick**  
 916-799-4884

represented by **Dean W Feldman**

22693 Hesperian Blvd #240  
 Hayward, CA 94541  
 510-782-6212

**John P Fennacy**

500 Morro Bay Blvd  
 Morro Bay, CA 93442  
 805-704-8077

**TERMINATED: 07/13/2012**

***Trustee***

**John R. Roberts**  
 PO Box 1506  
 Placerville, CA 95667  
 530-626-4732

***U.S. Trustee***

**Office of the U.S. Trustee**

Robert T Matsui United States Courthouse  
 501 I Street, Room 7-500  
 Sacramento, CA 95814

Filing Date	#	Docket Text
04/24/2012		Case participants added via Case Upload. (Entered: 04/24/2012)
04/24/2012	<u>1</u>	Chapter 7 Voluntary Petition. Missing Document(s): Verification and Master Address List due by 05/01/2012; Statement of SSN - Form B21 due by 05/01/2012. (Entered: 04/24/2012)
04/24/2012		Meeting of Creditors to be held on 06/01/2012 at 10:00 AM at Meeting Room 7-B. Last day to oppose discharge: 07/31/2012. (ltas) (Entered: 04/24/2012)

		Case 12-40365 Filed 11/27/12 Doc 11 (04/24/2012)
04/24/2012	<a href="#"><u>2</u></a>	Notice of Appointment of Interim Trustee John R. Roberts (auto) (Entered: 04/24/2012)
04/24/2012	<a href="#"><u>3</u></a>	Notice of Incomplete Filing and Notice of Intent to Dismiss Case If Documents Are Not Timely Filed. (ltas) (Entered: 04/24/2012)
04/24/2012	<a href="#"><u>1</u></a>	Verification of Master Address List (ltas) (Entered: 04/24/2012)
04/24/2012		Chapter 7 Voluntary Petition (Filing Fee Paid: \$306.00, Receipt Number: 2-12-11182) (auto) (Entered: 04/24/2012)
04/25/2012	<a href="#"><u>4</u></a>	Copy of Notice of Incomplete Filing and Notice of Intent to Dismiss Case if Documents Are Not Timely Filed as transmitted to BNC for service. (lars) (Entered: 04/25/2012)
04/25/2012	<a href="#"><u>6</u></a>	BNC 341 Notice Requested (CMX) (Entered: 04/25/2012)
04/25/2012	<a href="#"><u>5</u></a>	Notice of Requirement to Complete Course in Financial Management Course Certificate as Transmitted to BNC for Service. (Admin) (Entered: 04/25/2012)
04/25/2012	<a href="#"><u>7</u></a>	Certificate of Mailing of Notice of Requirement to File a Statement of Completion of Course in Personal Financial Management as provided by the Bankruptcy Noticing Center (Admin.) (Entered: 04/27/2012)
04/25/2012	<a href="#"><u>8</u></a>	Certificate of Mailing of Notice of Meeting of Creditors as provided by the Bankruptcy Noticing Center (Admin.) (Entered: 04/27/2012)
04/25/2012	<a href="#"><u>9</u></a>	Certificate of Mailing of Notice of Incomplete Filing and Notice of Intent to Dismiss Case if Documents Are Not Timely Filed as provided by the Bankruptcy Noticing Center (Admin.) (Entered: 04/27/2012)
05/01/2012	<a href="#"><u>10</u></a>	Verification and Master Address List Re: <a href="#"><u>1</u></a> Voluntary Petition (lars) (Entered: 05/02/2012)
05/01/2012	<a href="#"><u>11</u></a>	Statement of Social Security Number(s) (lars) (Entered: 05/02/2012)
05/08/2012	<a href="#"><u>12</u></a>	Certificate of Credit Counseling as to Debtor (lars) (Entered: 05/09/2012)
05/08/2012	<a href="#"><u>13</u></a>	Amended/Modified <a href="#"><u>1</u></a> Voluntary Petition (lars) (Entered: 05/09/2012)
05/08/2012	<a href="#"><u>13</u></a>	Amended Disclosure of Attorney Compensation (lars) (Entered: 05/09/2012)



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05/08/2012	<a href="#"><u>13</u></a>	Amended Chapter 7 Statement of Current Monthly Income and Means Test Calculation - Form 22A (lars) (Entered: 05/09/2012)
05/08/2012	<a href="#"><u>13</u></a>	Amended Summary of Schedules Statistical Summary Schedules A - J Statement of Financial Affairs (Filing Fee Not Paid or Not Required) (lars) (Entered: 05/09/2012)
05/08/2012	<a href="#"><u>13</u></a>	Statement of Intention (lars) (Entered: 05/09/2012)
05/08/2012	<a href="#"><u>13</u></a>	Amended Verification and Master Address List (lars) (Entered: 05/09/2012)
06/05/2012		Report of Trustee at 341 Meeting. 341 Meeting was adjourned on 06/01/2012. Debtor Appeared; Counsel Did Not Appear; Continued Meeting of Creditors to be held on 6/29/2012 at 12:00 PM at Meeting Room 7-B. (Roberts, John) (Entered: 06/05/2012)
06/28/2012	<a href="#"><u>14</u></a>	Financial Management Course Certificate(s) as to Debtor (lars) (Entered: 06/29/2012)
06/28/2012	<a href="#"><u>15</u></a>	Amended Chapter 7 Statement of Current Monthly Income and Means Test Calculation - Form 22A (lars) (Entered: 06/29/2012)
06/28/2012	<a href="#"><u>16</u></a>	Amended Disclosure of Attorney Compensation (lars) (Entered: 06/29/2012)
06/28/2012	<a href="#"><u>17</u></a>	Statement of Intention (lars) (Entered: 06/29/2012)
06/28/2012	<a href="#"><u>18</u></a>	Amended Summary of Schedules Statistical Summary Schedules A - J (Filing Fee Not Paid or Not Required) (lars) (Entered: 06/29/2012)
06/28/2012	<a href="#"><u>19</u></a>	Amended Verification and Master Address List (Fee Paid \$30) (lars) (Entered: 06/29/2012)
06/28/2012	<a href="#"><u>20</u></a>	Amended Statement of Social Security Number(s) (lars) (Entered: 06/29/2012)
06/29/2012		Filing Fee Due RE: AMENDMENT (smis) (auto) (Entered: 06/29/2012)
06/29/2012		Account Receivable Fee Paid (\$30.00, Receipt Number: 2-12-17378) (auto) (Entered: 06/29/2012)
07/02/2012		Report of Trustee at 341 Meeting. 341 Meeting was adjourned on 06/29/2012. Debtor Appeared; Counsel Appeared; Continued Meeting of Creditors to be held on 8/3/2012 at 12:00 PM at Meeting Room 7-B. (Roberts, John) (Entered: 07/02/2012)

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07/02/2012		Report of Trustee at 341 Meeting. 341 Meeting was adjourned on 06/29/2012. Debtor Appeared; Counsel Appeared; Continued Meeting of Creditors to be held on 8/3/2012 at 12:00 PM at Meeting Room 7-B. (Roberts, John) (Entered: 07/02/2012)
07/13/2012	<a href="#"><u>21</u></a>	Motion/Application to Substitute Attorney Filed by Debtor Sarah Ann Garlick (lars) (Entered: 07/16/2012)
07/13/2012	<a href="#"><u>21</u></a>	Order Granting <a href="#"><u>21</u></a> Motion/Application to Substitute Attorney. Attorney Dean W Feldman for Sarah Ann Garlick added to the case. (lars) (Entered: 07/16/2012)
08/02/2012	<a href="#"><u>22</u></a>	Amended/Modified <a href="#"><u>1</u></a> Voluntary Petition (lars) (Entered: 08/02/2012)
08/02/2012	<a href="#"><u>23</u></a>	Amended Verification and Master Address List (Fee Paid \$0.00) (ltas) (Entered: 08/03/2012)
08/02/2012	<a href="#"><u>24</u></a>	Amended Statement of Social Security Number(s) (ltas) (Entered: 08/03/2012)
08/02/2012	<a href="#"><u>25</u></a>	Exhibit D - Statement of Compliance as to Debtor with or without Certificate of Credit Counseling (ltas) (Entered: 08/03/2012)
08/02/2012	<a href="#"><u>26</u></a>	Amended Statistical Summary Schedules A - J and Summary of Schedules (Form B6) (Filing Fee Not Paid or Not Required) (ltas) (Entered: 08/03/2012)
08/02/2012	<a href="#"><u>27</u></a>	Amended Statement of Financial Affairs (Filing Fee Not Paid or Not Required) (ltas) (Entered: 08/03/2012)
08/02/2012	<a href="#"><u>28</u></a>	Amended Statement of Intention (ltas) (Entered: 08/03/2012)
08/02/2012	<a href="#"><u>29</u></a>	Amended Disclosure of Attorney Compensation (Filing Fee Not Paid or Not Required) (ltas) (Entered: 08/03/2012)
08/02/2012	<a href="#"><u>30</u></a>	Notice to Individual Consumer Debtor (ltas) (Entered: 08/03/2012)
08/02/2012	<a href="#"><u>31</u></a>	Amended Chapter 7 Statement of Current Monthly Income and Means Test Calculation - Form 22A (ltas) (Entered: 08/03/2012)
08/03/2012		Filing Fee Due RE: AMENDMENT (ltas) (auto) (Entered: 08/03/2012)
08/07/2012		Chapter 7 Trustee's Report of No Distribution. The Section 341 Meeting was concluded on 08/03/2012. I, John R. Roberts, having been appointed trustee of the estate of the above-named debtor(s), report that I have neither received any property nor paid any money on account of this estate; that I have made a diligent inquiry into the financial affairs of the debtor(s) and the location of the property belonging to the estate;

Case 12-40365 Filed 11/27/12 Doc 11

		and that there is no property available for distribution from the estate over and above that exempted by law. Pursuant to Fed R Bank P 5009, I hereby certify that the estate of the above-named debtor(s) has been fully administered. I request that I be discharged from any further duties as trustee. Key information about this case as reported in schedules filed by the debtor(s) or otherwise found in the case record: This case was pending for 4 months. Assets Abandoned (without deducting any secured claims): \$ 415004.00, Assets Exempt: Not Available, Claims Scheduled: \$ 907500.00, Claims Asserted: Not Applicable, Claims scheduled to be discharged without payment (without deducting the value of collateral or debts excepted from discharge): \$ 907500.00. (Roberts, John) (Entered: 08/07/2012)
08/08/2012	<a href="#">32</a>	Notice of Filing Report of No Distribution as Transmitted to BNC for Service. Objections Due 09/07/2012. (Admin) (Entered: 08/08/2012)
08/08/2012	<a href="#">33</a>	Certificate of Mailing of Notice of Filing Report of No Distribution as provided by the Bankruptcy Noticing Center (Admin.) (Entered: 08/10/2012)
08/10/2012		Account Receivable Fee Paid (\$30.00, Receipt Number: 2-12-20899) (auto) (Entered: 08/10/2012)
08/13/2012	<a href="#">34</a>	Order Discharging Debtor as Transmitted to BNC for Service (Admin.) (Entered: 08/13/2012)
08/13/2012	<a href="#">35</a>	Certificate of Mailing of Discharge of Debtor as provided by the Bankruptcy Noticing Center (Admin.) (Entered: 08/15/2012)
09/14/2012	 <a href="#">36</a>	Bankruptcy Case Closed. Final Decree as Transmitted to BNC for Service (Admin.) (Entered: 09/14/2012)
09/14/2012	 <a href="#">37</a>	Certificate of Mailing of Final Decree as provided by the Bankruptcy Noticing Center (Admin.) (Entered: 09/16/2012)

**PACER Service Center****Transaction Receipt**

11/26/2012 19:38:51

<b>PACER Login:</b>	jh2427	<b>Client Code:</b>	
<b>Description:</b>	Docket Report	<b>Search Criteria:</b>	12-27861 Fil or Ent: filed Doc From: 0 Doc To: 99999999 Term: included Links : included Headers: included Format: html

# EXHIBIT 3

Certificate Number: 12459-CAN-CC-017375987



12459-CAN-CC-017375987

## CERTIFICATE OF COUNSELING

I CERTIFY that on February 17, 2012, at 8:29 o'clock AM PST, Sarah Garlick received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: February 17, 2012 By: /s/Laura M Ahart

Name: Laura M Ahart

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

# EXHIBIT 4





Case 12-40365 Filed 11/27/12 Doc 11

**FW: pre-filing certificate**

Monday, November 26, 2012 8:34 PM

**From:** "Sarah Garlick" <sgarlick@sbcglobal.net>  
**To:** "'Judson Henry'" <jhhenry2000@yahoo.com>  
1 File (54KB)



pre-filing c...

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**From:** Sarah Garlick [mailto:sgarlick@sbcglobal.net]  
**Sent:** Friday, February 17, 2012 8:33 AM  
**To:** 'John Fennacy'  
**Subject:** pre-filing certificate

For your records.

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# EXHIBIT 5

Case 12-40365 Filed 11/27/12 Doc 11  
Debtor, MEANSU, DISMISSED, CLOSED

**U.S. Bankruptcy Court  
Northern District of California (Oakland)  
Bankruptcy Petition #: 12-40218**

*Assigned to:* Judge Edward D. Jellen  
Chapter 7  
Voluntary  
No asset

*Date filed:* 01/10/2012  
*Date terminated:* 01/30/2012  
*Debtor dismissed:* 01/27/2012

*Debtor disposition:* Dismissed for Failure to File Information

***Debtor***

**Sarah Ann Garlick**  
1 Lakeside Dr. #809  
Oakland, CA 94612  
ALAMEDA-CA  
SSN / ITIN: xxx-xx-1548

represented by **John P. Fennacy**

Fennacy Law  
500 Morro Bay Blvd.  
Morro Bay, CA 93442  
(800) 240-0861  
Fax : (805) 772-3899

***Trustee***

**Michael G. Kasolas**  
P.O. Box 26650  
San Francisco, CA 94126  
(415) 504-1926

***U.S. Trustee***

**Office of the U.S. Trustee/Oak**  
Office of the U.S. Trustee  
1301 Clay St. #690N  
Oakland, CA 94612  
(510) 637-3200

**There are proceedings for case 12-40218 but none satisfy the selection criteria.**

PACER Service Center			
Transaction Receipt			
11/26/2012 19:44:02			
PACER Login:	jh2427	Client Code:	

# EXHIBIT 6

Case 12-41481 Filed 11/27/12 Doc 11

Case type: bk Chapter: 7 Asset: No Vol: v Judge: Roger L. Efremsky

Date filed: 02/17/2012 Date of last filing: 04/11/2012

Debtor dismissed: 04/06/2012

Date terminated: 04/09/2012

## History

Doc. No.	Dates	Description
	<i>Filed &amp; Entered:</i> 02/17/2012	Meeting (Chapter 7)
	<i>Filed &amp; Entered:</i> 02/17/2012	Receipt Number and Filing Fee
<a href="#">1</a>	<i>Filed &amp; Entered:</i> 02/17/2012	Voluntary Petition (Chapter 7)
<a href="#">2</a>	<i>Filed:</i> 02/17/2012 <i>Entered:</i> 02/21/2012	Statement of Social Security Number
<a href="#">3</a>	<i>Filed &amp; Entered:</i> 02/22/2012	Generate 341 Notices
<a href="#">4</a>	<i>Filed &amp; Entered:</i> 02/22/2012	Order to File Missing Documents
<a href="#">5</a>	<i>Filed &amp; Entered:</i> 02/24/2012	BNC Certificate of Mailing - Meeting of Creditors
<a href="#">6</a>	<i>Filed &amp; Entered:</i> 02/24/2012	BNC Certificate of Mailing
	<i>Filed &amp; Entered:</i> 03/15/2012	Debtor's Failure to File Tax Documents
<a href="#">7</a>	<i>Filed &amp; Entered:</i> 03/15/2012	Order and Notice Regarding Failure to Submit Tax Returns
<a href="#">8</a>	<i>Filed &amp; Entered:</i> 03/18/2012	BNC Certificate of Mailing
	<i>Filed &amp; Entered:</i> 03/21/2012	341 Meeting of Creditors Continued
<a href="#">9</a>	<i>Filed &amp; Entered:</i> 04/03/2012	Notice of Deficiency Financial Management Course
	<i>Filed &amp; Entered:</i> 04/04/2012	341 Meeting of Creditors Continued
<a href="#">10</a>	<i>Filed &amp; Entered:</i> 04/05/2012	Notice of Order
<a href="#">12</a>	<i>Filed &amp; Entered:</i> 04/06/2012	BNC Certificate of Mailing
<a href="#">14</a>	<i>Filed:</i> 04/06/2012 <i>Entered:</i> 04/09/2012	Order to Dismiss Case
<a href="#">13</a>	<i>Filed &amp; Entered:</i> 04/07/2012	BNC Certificate of Mailing - Order for Debtors to Appear
	<i>Filed &amp; Entered:</i> 04/09/2012	Close Bankruptcy Case
	<i>Filed &amp; Entered:</i> 04/10/2012	Chapter 7 Trustee's Report of No Distribution
<a href="#">15</a>	<i>Filed &amp; Entered:</i> 04/11/2012	BNC Certificate of Mailing - Notice of Dismissal
<a href="#">16</a>	<i>Filed &amp; Entered:</i> 04/11/2012	BNC Certificate of Mailing

### PACER Service Center

#### Transaction Receipt

11/26/2012 19:46:34

<b>PACER Login:</b>	jh2427	<b>Client Code:</b>	
<b>Description:</b>	History/Documents	<b>Search Criteria:</b>	12-41481 Type: History